

**Information to identify the case:**

Debtor 1 William J. Crytzer Jr.

Social Security number or ITIN xxx-xx-4736

First Name Middle Name Last Name

EIN -----

Debtor 2 Ramona C. Crytzer

Social Security number or ITIN xxx-xx-7636

(Spouse, if filing)

First Name Middle Name Last Name

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-20263-CMB**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Crytzer Jr.  
aka William James Crytzer

Ramona C. Crytzer  
aka Ramona Christine Crytzer

7/14/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William J. Crytzer, Jr.  
 Ramona C. Crytzer  
 Debtors

Case No. 15-20263-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2020.

db/jdb +William J. Crytzer, Jr., Ramona C. Crytzer, 1432 Connellsville Road,  
 Lemont Furnace, PA 15456-1000  
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
 Pittsburgh, Pa 15222-5413  
 13986811 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218)  
 13986800 +Cabela's Visa, P.O. Box 82519, Lincoln, NE 68501-2519  
 14027987 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,  
 Tucson, AZ 85712-1083  
 13986807 First Niagra Bank, PO Box 856177, Louisville, KY 40285-6177  
 13986808 First Niagra Bank, N.A., PO Box 70219, Philadelphia, PA 19176-0219  
 13986810 GM Capital One, PO Box 71107, Charlotte, NC 28272-1107  
 13990045 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 15 2020 04:51:36 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Jul 15 2020 08:38:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 13986798 EDI: GMACFS.COM Jul 15 2020 08:38:00 Ally Financial, P O Box 130424,  
 Roseville, MN 55113-0004  
 13986799 EDI: BANKAMER.COM Jul 15 2020 08:38:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 13986814 EDI: SEARS.COM Jul 15 2020 08:38:00 Sears, PO Box 183082, Columbus, OH 43218-3082  
 13986813 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 15 2020 04:51:08 RBS Citizens,  
 443 Jefferson Blvd. RJW-135, Warwick, RI 02886  
 14043426 +EDI: CITICORP.COM Jul 15 2020 08:38:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 14083703 +E-mail/Text: ebnnotifications@creditacceptance.com Jul 15 2020 04:51:09 Credit Acceptance,  
 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 13986802 EDI: RMSC.COM Jul 15 2020 08:38:00 Dick's/Synchrony Bank, PO Box 960012,  
 Orlando, FL 32896-0012  
 13986804 EDI: DISCOVER.COM Jul 15 2020 08:38:00 Discover, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 13986803 EDI: DISCOVER.COM Jul 15 2020 08:38:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 13991806 EDI: DISCOVER.COM Jul 15 2020 08:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13986806 EDI: DISCOVERPL Jul 15 2020 08:38:00 Discover Personal Loans, P.O. Box 6105,  
 Carol Stream, IL 60197-6105  
 13991106 +EDI: DISCOVERPL Jul 15 2020 08:38:00 Discover Personal Loans, PO Box 30954,  
 Salt Lake City, UT 84130-0954  
 13998718 E-mail/Text: fnb.bk@fnfg.com Jul 15 2020 04:51:58 First Niagara Bank, N.A.,  
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 13986809 EDI: WFNNB.COM Jul 15 2020 08:38:00 Gander Mountain Mastercard/Comenity, PO Box 659569,  
 San Antonio, TX 78265-9569  
 13986801 EDI: JPMORGANCHASE Jul 15 2020 08:38:00 Chase Freedom, PO Box 15123,  
 Wilmington, DE 19850-5123  
 14000187 E-mail/Text: camanagement@mtb.com Jul 15 2020 04:51:22 M&T BANK, PO BOX 1288,  
 Buffalo, NY 14240  
 13986812 E-mail/Text: camanagement@mtb.com Jul 15 2020 04:51:22 M&T Bank,  
 1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203  
 14178849 EDI: PRA.COM Jul 15 2020 08:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 14053495 EDI: PRA.COM Jul 15 2020 08:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14008962 EDI: Q3G.COM Jul 15 2020 08:38:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14669788 EDI: Q3G.COM Jul 15 2020 08:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13986815 EDI: SEARS.COM Jul 15 2020 08:38:00 Sears Credit Card, PO Box 183081,  
 Columbus, OH 43218-3081  
 14051067 EDI: RMSC.COM Jul 15 2020 08:38:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 13986818 EDI: RMSC.COM Jul 15 2020 08:38:00 Toys R Us/SYNCB, PO Box 530939,  
 Atlanta, GA 30353-0939  
 14055144 EDI: CAPITALONE.COM Jul 15 2020 08:38:00 WORLD'S FOREMOST BANK, CABEWA'S CLUB VISA,  
 PO BOX 82609, LINCOLN, NE 68501-2609  
 13986819 E-mail/Text: support@ljross.com Jul 15 2020 04:51:22 West Penn Power,  
 c/o LJ Ross Associates, Inc., PO Box 6099, Jackson, MI 49204-6099

TOTAL: 28

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Jul 14, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13986816\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Sunoco, PO Box 689155, Des Moines, IA 50368-9155)  
13986817\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Sunoco, PO Box 689155, Des Moines, IA 50368-9155)  
13986805\* Discover, PO Box 71084, Charlotte, NC 28272-1084  
14745849\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
14669789\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 1, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com

Brett A. Solomon on behalf of Creditor Ally Financial brett.solomon@solomon-legal.com  
Christopher M. Frye on behalf of Debtor William J. Crytzer, Jr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

Christopher M. Frye on behalf of Joint Debtor Ramona C. Crytzer chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmllawgroup.com  
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC  
bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9